

(Include Holding Company Where Applicable)	1789
Presidio Bank	

Point of Contact:	Edward Murphy	RSSD: (For Bank Holding Companies)	0
UST Sequence Number:	165	Docket Number: (For Thrift Holding Companies)	
CPP/CDCI Funds Received:	10,800,000	FDIC Certificate Number: (For Depository Institutions)	58325
CPP/CDCI Funds Repaid to Date:		Credit Union Charter Number: (For Credit Unions)	
Date Funded (first funding):	November 20, 2009	City:	San Francisco
Date Repaid <sup>1</sup> :	N/A	State:	California

<sup>&</sup>lt;sup>1</sup>If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

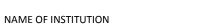
ould have occurred.	
70 million from \$259 million.	
71	0 million from \$259 million.







Pre	Presidio Bank		
Х	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).		
	Presidio Bank increased its lending in all categories of loans during 2011. Loans to small and mid-sized businesses increased slightly. Commercial real estate and construction loans increased over \$7 million or 5%. Consumer and HELOC loans increased by over \$3 million or 10%		
	Increase securities purchased (ABS, MBS, etc.).		
	Make other investments.		





Presidio Bank		
	Increase reserves for non-performing assets.	
Χ	Reduce borrowings.	
	Presidio reduced its borrowings from the FHLB Bank by \$3 million during 2011.	
	Increase charge-offs.	
	increase charge-ons.	







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Pre	Presidio Bank	
	Purchase another financial institution or purchase assets from another financial institution.	
	Held as non-leveraged increase to total capital.	



NAME OF INSTITUTION

Presidio Bank	
What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?	

The CPP capital infusion allowed the bank to maintain its organic growth while maintaining strong capital ratios. The funds have allowed Presidio to defer capital raising activities until such time that market conditions are more favorable while continuing to grow and to lend	
within the communities the bank serves.	



NAME OF INSTITUTION

Presidio Bank

What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?
Ouring 2011, Presidio Bank was able to grow assets by 23% to \$357 million from \$292 million and increase its deposit base by 26% to \$311
nillion from \$247 million while maintaining strong capital levels. The CPP funds have allowed the bank to compete for loans and deposits in
he bank's marketplace without near-term capital constraints.
ne bank's marketpiace without near-term capital constraints.



NAME OF INSTITUTION

Presidio Bank
Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.
During 2010 the bank was able to open a regional office in Palo Alto, California to serve small and mid-sized businesses on the San Francisco Peninsula. During 2011 that office has grown substantially. The CPP funds provided an appropriate capital cushion so that Presidio could expand its reach onto the Peninsula, ensuring that the bank could book the increased volumes of loans and deposits generated by this new office while maintaining a strong capital position.